

but the only profit we ever derived from it was in passing toll-gates free. There may be more should you have to pass through more than one toll-gate, but our gate was already reached before the second one was in sight. They are a comfort, and there are double seated ones for twins, but we have not gone that far along in life yet. But there is no telling what people will have to put up with in these

unable to finish the other headings, but we will endeavor in the next issue of the New York Ledger to reach the exemption list, and if the members of the Legislature are not specially exempted from being "lively cursed and righteously damned" for passing such a law, we shall pray for our enemies, and carry out a Bible commandment.

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The Credit System.

The credit system, which is so un-

versal in this country, is, in its practical workings, a great stimulant to extravagance. It is based on two hypothetical assumptions—ability and disposition to pay. Mistakes, deceptions and the absence of one or both of these conditions, have led to financial difficulties, bankruptcies and litigation in a thousand forms.

In view of the various consequences inseparable from the credit system a corrective has been sought, and radi-

cal minds years ago leaped to the conclusion that all law for the collection of debt should be abolished. This idea, be it remembered, was extensively mooted as the only summary and effectual method of putting an end to the evil complained of.

It is curious to observe how the march of political events and stationary enactments was anticipated in this instance. Society is evidently advancing to the point, originally regarded

as desirable by the speculative theorists, who held that no debts should exist but debts of honor, no laws for their collection but those of conscience, and no tribunals to enforce collections but public sentiment.

The homestead laws and kindred acts which exists in many of our States, the passage of an act by the Legislature exempting two thousand dollars worth of property from seizure and sales, and the prevailing custom of

loaning money only on collaterals, all tend in the same direction. They are indirect agencies in accomplishing the abolition of the credit system, and of establishing in its stead the stability of values.

When imprisonment for debt was done away with, a step in the right direction was undoubtedly taken. But the distinction between meritorious worth and fraudulent ability will never be properly marked till assured merit

becomes the test of trust, and honest integrity the sole measure of credit. We think that were all laws for the collection of private debts stricken from our statute books, many a loafer who now relies on the chances of credit in a corner grocery, would be forced to adopt habits of industry, so as actually to earn his bread by the sweat of his brow. Do away with the absurd credit system, and the goods now stacked up to rot, *lower prices* arising from

Another marked effect of such a change would be seen in a decrease of litigation. Petty courts, petty constables and pettyfoggers constitute now a pitiless trinity of demoralizing agents from one end of this country to the

other. A large element of non-producing dead-weights on the industry of the community would be forced to become self-sustaining in some reasonable fashion and industry, honor and morality would thereby be advanced. The luxury of honest independence and manly worth would come into higher prominence.

The desire of humanity is to advance; but advancement can never be satisfactorily attained while thriftless-

ness is encouraged through commercial, legal and judicial machinery. We must make honesty the best policy if we wish to have a really progressive community. Were honor and integrity the sole passports to accommodation, and the public ban the chief punisher of the unfaithful, society would be relieved of an immense litigious tax, and all its higher interests would be materially advanced.—*Exchange*.

The Finest Church in America.
St. Patrick's Cathedral, on Fifth avenue and Fifty-first and Fifty-second streets, and extending back to Madison avenue, will be the finest church structure not alone in New York but in the Western world. Begun in 1858 by Archbishop Hughes, all work on it was suspended during the outbreak of the war to the beginning of 1864; then it was resumed and the grand build-

ing, occupying an entire city block, is now about half finished. Enormous granite blocks constitute its foundation. On these rises the graceful yet grand superstructure of the cathedral, which is constructed all of fine marble. With its rich decorations its rose windows, its lines of foliated tracery, its clustering Gothic pinnacles, its wealth of ornament, and, most of all, its lofty twin spires, piercing the sky at a height above everything else in New

York, it closely resembles the world famous cathedral at Cologne. It will be the largest, the costliest and the most beautiful church in the United States—its total cost exceeding \$2,000,000. Everything in its construction is paid for before it is used. The towers at the corner will be 328 feet high. The church itself, built in pure white marble, the most beautiful of all material for such a structure, will present

most graceful and harmonious mapping of outlines, and a world of columns, capitals and ornamental tracery. Across the front gable, over the entrance, there will extend a row of niches with statues of saints and martyrs seven and a half feet high.—Above this will be a large rose or circular window twenty-six feet in diameter—"a splendid blossom of Gothic tracery, with 100 shafts of marble radiating from the center and holding

angular pieces of painted glass. Toward the construction of this grandest and most beautiful of American church edifices all the churches in New York contribute. It will probably be finished four years hence, or in seventeen years of actual working time, allowing for the suspension during the greater part of the war. Similar churches in Europe were hundreds of years in building.

A Mother's Love.
A mother's love (says Washington Irving) is never exhausted; it never changes; it never tires. A father may hate his child, brothers and sisters may become inveterate enemies, husbands may desert their wives, wives their husbands. But a mother's love endures through all; in good repute, in bad repute, in the face of the world's condemnation, a mother still loves on.

still hopes that her child may turn on his evil ways and repent; still she remembers the infant smiles that once filled her bosom with rapture, the merry laugh, the joyful shout of childhood; the opening promise of his youth; and she can never be brought to think him unworthy.

AN Irish paper says that trying to set up business without advertising is like sinking at a pretty girl through a pair

J. A. Bingham has been appointed
Minister to Japan.